

**Information to identify the case:**

Debtor 1	<b>Julie A. Cole</b>	Social Security number or ITIN	<b>xxx-xx-5186</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter	<b>7 5/29/20</b>
Case number: <b>20-21674-CMB</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Julie A. Cole	
2. All other names used in the last 8 years		
3. Address	107 Highland Drive Uniontown, PA 15401	
4. Debtor's attorney Name and address	Charles O. Zebley Jr. P.O. Box 2123 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 &gt;

Debtor **Julie A. Cole**

Case number **20-21674-CMB**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 6/2/20</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>July 6, 2020 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 9/4/20</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Julie A. Cole**  
Debtor(s)

Bankruptcy Case No.: 20-21674-CMB  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: June 2, 2020

Carlota M. Bohm  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Julie A. Cole  
 Debtor

Case No. 20-21674-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db +Julie A. Cole, 107 Highland Drive, Uniontown, PA 15401-3925  
 tr +Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232  
 15247926 Enterprise Rent-a-Car, 4489 Campbells Run Road, Pittsburgh, PA 15205-1311  
 15247929 FMS, P.O. Box 707600, Tulsa, OK 74170-7600  
 15247927 Fayette County School Employees CU, 193 Edison Street, Uniontown, PA 15401-2580  
 15247928 Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 15247930 +The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: COZ@Zeblaw.com Jun 03 2020 02:38:20 Charles O. Zebley, Jr., P.O. Box 2123,  
 Uniontown, PA 15401

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2020 02:38:42 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 03 2020 02:38:46  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Jun 03 2020 06:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15247920 +E-mail/Text: backoffice@affirm.com Jun 03 2020 02:39:06 Affirm, Inc., P. O. Box 720,  
 San Francisco, CA 94104-0720

15247921 EDI: RMSC.COM Jun 03 2020 06:33:00 Amazon.com/Synchrony Bank,  
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

15247922 EDI: CAPITALONE.COM Jun 03 2020 06:33:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285

15247923 EDI: RMSC.COM Jun 03 2020 06:33:00 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

15247925 EDI: WFNNB.COM Jun 03 2020 06:33:00 Children's Place/Comenity Bank, Bankruptcy Department,  
 P.O. Box 183043, Columbus, OH 43218-3043

15247924 EDI: JPMORGANCHASE Jun 03 2020 06:33:00 Chase, P.O. Box 15298,  
 Wilmington, DE 19850-5298

15247931 EDI: RMSC.COM Jun 03 2020 06:33:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department,  
 P.O. Box 965060, Orlando, FL 32896-5060

15247932 +EDI: TSYS2.COM Jun 03 2020 06:33:00 Macy's, Bankruptcy Processing, P.O. Box 8066,  
 Mason, OH 45040-8066

15247933 EDI: RMSC.COM Jun 03 2020 06:33:00 Mattress Firm/Synchrony Bank, P.O. Box 965064,  
 Orlando, FL 32896-5064

15247934 EDI: AGFINANCE.COM Jun 03 2020 06:33:00 One Main Financial, P.O. Box 3251,  
 Evansville, IN 47731-3251

15247935 +E-mail/Text: paparalegals@pandf.us Jun 03 2020 02:39:06 Patenaude & Felix,  
 Gregg L. Morris, Esq., 501 Corporate Drive, Southpointe--Suite 205,  
 Canonsburg, PA 15317-8584

15247936 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 03 2020 02:38:55 Quicken Loans, Inc.,  
 1050 Woodward Avenue, Detroit, MI 48226-1906

15248885 +EDI: RMSC.COM Jun 03 2020 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15247937 +EDI: WTRRNBBANK.COM Jun 03 2020 06:33:00 Target, Attn: Bankruptcy, P.O. Box 9475,  
 Minneapolis, MN 55440-9475

15247938 +E-mail/Text: bankruptcydepartment@tsico.com Jun 03 2020 02:39:00 Transworld Systems, Inc.,  
 Attention: Bankruptcy, P.O. Box 15520, Wilmington, DE 19850-5520

15247939 E-mail/Text: BKRMailOps@weltman.com Jun 03 2020 02:38:51 Weltman, Weinberg & Reis,  
 P.O. Box 5430, Cleveland, OH 44101-0430

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy  
Form ID: 309A

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jun 02, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Julie A. Cole COZ@Zeblaw.com, Lori@Zeblaw.com,  
Janet@Zeblaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
TOTAL: 3